Case 05-43592-kjm Doc 1 Filed 10/14/05 Page 1 of 36

United States Bankruptcy Court

Southern District of Illinois

VOLUNTARY PETITION

Benton Division			
Name of Debtor - (If individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):		
Keeton, Kenneth Ray	None		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
None			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 7205	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): PO Box 187 Chester, IL 62233	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Randolph	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor: (if different from address listed above)	Attorney for Debtor:		
	Tel:		
	Fax: ' · ·		
Information Regarding the Debt	tor (Check the Applicable Boxes)		
Venue (Check any applicable box)			
	r principal assets in this District for 180 days immediately preceding the date of this		
petition or for a longer part of such 180 days than in any other District.			
There is a bankruptcy case concerning debtor's affiliate, general partner, or partner	ership pending in this District.		
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which		
Individual(s) Railroad	the Petition is Filed (Check one box)		
Corporation Stockbroker	Chapter 7 Chapter 11 Chapter 13		
Partnership Commodity Broker	Chapter 9 Chapter 12		
Other Clearing Bank	Sec. 304 - Case Ancillary to Foreign Proceeding		
Nature of Debt (Check one box)	Filing Fee (Check one box)		
Consumer/Non-Business Business	Full filing fee attached		
Chapter 11 Small Business (Check all boxes that apply)	Filing fee to be paid in installments. (Applicable to individuals only.) Must		
Debtor is a small business as defined in 11 U.S.C. § 101.	attach signed application for the court's consideration certifying that the		
Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (Optional)	debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3		
Statistical/Administrative Information (Estimates only)	THIS SPACE FOR COURT USE ONLY		
Debtor estimates that funds will be available for distribution to unsecured creditors			
Debtor estimates that, after any exempt property is excluded and administrative expaid, there will be no funds available for distribution to unsecured creditors.	xpenses		
Estimated Number of Creditors 1-15 16-49 50-99 100-199			
Estimated Assets			
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	111 1 1 / / / / / / / / / / / / / / / /		
X			
Estimated Debts	CLERK, U.S BANKRUPTCY COURT		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	to \$50,000,001 to More than SOUTHERN DISTRICT ILLINDIS		
Prepared using Bankruptcy Plus® by Cornerstone Computer Group Inc., Bellingham, Washington (800	1) 397-8238 H:02 ρm		
	Time received		

Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case).	Kenneth Ray Keeton	
	6 Years (If more than one, attach additional sheets)	
ocation	Case Number	Date Filed
Where Filed: None		
Pending Bankruptcy Case Filed By Any Spouse, Partner	Or Affiliate Of This Debtor (If more than one, attach	additional sheet)
Name of Debtor None	Case Number	Date Filed
District	Relationship	Judge
SIG	NATURES	
Signature(s) of Debtor(s) (Individual/Joint) declare under penalty of perjury that the information provided in this petition is rue and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief	Exhibit A (To be completed if debtor is required to file periodic with the Securities and Exchange Commission pure Securities Exchange Act of 1934 and is requesting Exhibit A is attached and made a part of this p	uant to Section 13 or 15(d) of the relief under chapter 11.)
available under each such chapter, and choose to proceed under chapter 7.	Exhibit B	
request relief in accordance with the chapter of title 17, United States Code, specified in this perition.	(To be completed if debtor is an individual whose do I, the attorney for the petitioner named in the forego informed the petitioner that [he or she] may proceed title 11, United States Code, and have explained the chapter.	ing petition, declare that I have I under chapter 7, 11, 12, or 13 of
× C	Signature of Attorney for Debtor(s)	Date
Signature of Joint Debtor	Exhibit C	
-	Does the debtor own or have possession of any pro	
Telephone Number (If not represented by attorney)	pose a threat of imminent and identifiable harm to p	•
9-14-05	Yes, and Exhibit C is attached and made part of No	ir this petition.
Date		
Signature of Attorney	Signature of Non-Attorney F	etition Preparer
Signature of Attorney for Debtor(s) 6282507 Printed Name of Attorney for Debtor(s)	I certify that I am a bankruptcy petition preparer as prepared this document for compensation, and that copy of this document.	
Firm Name	Printed or Typed Name of Bankruptcy Petition	Preparer
	Social Security Number (Required by 11 U.S.C	. § 110)
Address		
(618) 997-2284 I elephone Number Fax Number		
	Address	Telephone Numb
Date		
Signature of Debtor (Corporation/Partnership)	Names and Social Security numbers of all other ind in preparing this document:	ividuals who prepared or assisted
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this	If more than one person prepared this document, a	
petition on behalf of the debtor.	conforming to the appropriate official form for each	person.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	×	
(Signature of Bankruptcy Petition Preparer	
Signature of Authorized Individual		
Printed Name of Authorized Individual	Date	
Timed Harris of Mathematical Individual	A beating and a second of the	h the provinions of title 44 and
	A bankruptcy petition preparer's failure to comply with the Federal Rules of Bankruptcy Procedure may res	

United States Bankruptcy Court

Southern District of Illinois Benton Division

In re: Kenneth Ray Keeton	Case No.
	(If Known)

Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's labilities.

			Al	MOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	3	\$900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2	E LANGE IN	\$20,617.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	5		\$128,059.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$0.00
Total Number of Sheets in All S	chedules ⇨	17			
	Tota	I Assets ⇔	\$900.00		
			Total Liabilities ⇒	\$148,676.32	

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In re: Kenneth Ray Keeton Case No.

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	PROPERTY WITHOUT	AMOUNT OF SECURED CLAIM	P R I O R I T Y	
None							!
			5				
						1	
			Total:				_

continuation sheet(s) attached

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION
1.	Cash on hand.		Cash	I	\$50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Net Bank	1	\$50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.		One bed, two coffee tables, bookshelve, desk, tv, vcr, microwave		\$600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	x			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	x			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

In re: Kenneth Ray Keeton

continuation sheet(s) attached

Case No.

Chapter

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sheet)		
-	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
13.	Interests in partnerships or joint ventures. Itemize.	x			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
15.	Accounts receivable.	x			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles.	X			

In re: Kenneth Ray Keeton

Case No.

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE B-PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	(Continuation Sheet) DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	×			
26. Office equipment, furnishings, and supplies.	x			
 Machinery, fixtures, equipment and supplies used in business. 	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	×			
32. Farm supplies, chemicals, and feed.	×			
33. Other personal property of any kind not already listed. Itemize.		Golf clubs	I	\$200.00
0 continuation sheet(s) attached		L	Total ⇒	\$900.00

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Checking account with Net Bank	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
One bed, two coffee tables, bookshelve, desk, tv, vcr, microwave	735 ILCS 5/12-1001(b)	\$600.00	\$600.00
Golf clubs	735 ILCS 5/12-1001(b)	\$200.00	\$200.00

In re: Kenneth Ray Keeton

Case No.

Last four digits of Social Security No.:

7205

Chapter

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T	HUS., WIFE, JOINT, OR	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	N	DZLLGI	S	AMOUNT OF CLAIM WITHOUT DEDUCTING	UNSECURED PORTION OF CLAIM
(See instructions above.)	O R	COMM		G	DATED	E	VALUE OF COLLATERAL	
				+				
	+			-				
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				1				
continuation sheet(s) attached			(Total of this page) Su		tal d	. [\$0.00 \$0.00	

In re: Kenneth Ray Keeton	Case No.
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Chapter

Last four digits of Social Security No.: 7205

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this chedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims gainst the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the reditor and may be provided if the debtor chooses to do so.
any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete chedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled. Wife, Joint, or Comm."
the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
eport the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the ompleted schedule. Repeat this total also on the Summary of Schedules.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointme of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independen sales representatives up to a maximum of \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
Deposits by individuals
Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household u that were not delivered or provided. 11 U.S.C. § 507(a)(6).
Alimony, maintenance or support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).
▼ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of djustment.

continuation sheet(s) attached 1

In re: Kenneth Ray Keeton

Case No.

Chapter

Last four digits of Social Security No.:

7205

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

			(Sontinuation Sheet)					
					Tax		ebts owed to governr	nent
						Т	YPE OF PRIORITY	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UN LIQUIDATE	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No: Internal Revenue Service address unknown		I	Date Incurred: 1998 Consideration for Claim:		En		\$10,000.00	\$10,000.0
Account No: Madison County Recorder County Court House Edwardsville, IL 62025		I	Date Incurred: Consideration for Claim: Federal tax lien				\$9,340.00	\$9,340.00
Account No: Madison County Recorder Madison Court House Edwardsville, IL 62025		I	Date Incurred: Consideration for Claim: State tax lien filed				\$1,277.00	\$1,277.00
			(Total of this pag	e) Sul	ototal	2	\$20 < 17 00	
0 continuation sheet(s) attached			(Total of this page		Total		\$20,617.00	
o continuation sneet(s) attached					otal	\rightarrow	\$20,617.00	

In re: Kenneth Ray Keeton	Case No.	
	Chapter	7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus, Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	UNLIQUIDATE	D S P U T E D	AMOUNT OF CLAIM
Account No: Account Resolution Corp. Re: Dugan Radiology Assoc. LTD PO Box 3860 Chesterfield, MO 63006-3860		I	Date Incurred: Consideration for Claim: Medical expenses		D		\$493.00 Estimated
Account No: Adam & Morse Assoc. Inc. Re: Unitrin Speciality Ins. PO Box 972 Manchester, NH 03105		I	Date Incurred: Consideration for Claim:				\$39.02 Estimated
Account No: Afni, Inc P.O. Box 3097 Bloomington, IL 61702		1	Date Incurred: Consideration for Claim: telephone bill				\$190.00
Account No: Ameren IP PO Box 2522 Decatur, IL 62525		I	Date Incurred: Consideration for Claim: Utility service				\$365.46 Estimated
Account No: Amerfin 2750 1st Ave NE Cedar Rapids, IA 52402		I	Date Incurred: Consideration for Claim: Loan				\$5,650.00 Estimated
Account No: Belleville Radiologist Consumer Collection P.O. Box 1839 Maryland Heights, MO 63043		I	Date Incurred: Consideration for Claim: Medical				\$312.00
Account No: BMG Music P.O. Box 1958 Indianapolis, IN 46291-0010		W	Date Incurred: Consideration for Claim: Miscellaneous		-		\$23.57
	1 1	L	(Total of this page)	Subto	tal	5	\$7,073.05

In re: Kenneth Ray Keeton

Case No.

Last four digits of Social Security No.: 7205

Chapter 7

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No: Buena Vista Bank address unknown		I	Date Incurred: Consideration for Claim: charge off		_ B		\$23,538.00
Account No: Buena Vista National Bank 1309 Swanwick St Chester, IL 62233		I	Date Incurred: Consideration for Claim: repossessed vehicle				\$33,550.11 Estimated
Account No: Capital One P.O. Box 790216 St. Louis, MO 63179		Ī	Date Incurred: Consideration for Claim: Credit Card				\$1,862.77 Estimated
Account No: Central Financial P.O. Box 66051 Anaheim, CA 92816		I	Date Incurred: Consideration for Claim: Medical				\$335.00
Account No: Charter Communications Credit Protection Assoc 13355 Noel Road Dallas, TX 75240		I	Date Incurred: Consideration for Claim: Miscellaneous				\$386.49
Account No: Chester Clinic Berlin Wheeler Inc. 711 W. McCarthy St. Jefferson City, MO 65101		I	Date Incurred: Consideration for Claim: Medical				\$549.08 Estimated
Account No: Chester Memorial Hospital 1900 State Street Chester, IL 62233		I	Date Incurred: Consideration for Claim: Medical				\$9,311.05
Account No: First National Bank of Steelville PO Box 97 Steeleville, IL 62288		I	Date Incurred: Consideration for Claim:				\$457.47 Estimated
3 continuation sheet(s) attached		<u>i</u>	(Total of this page)		otal otal	ŀ	\$69,989.97 N/A

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No: Golf Digest PO Box 1296 Sausalito, CA 94966-1296		I	Date Incurred: Consideration for Claim:		D		\$83.82 Estimated
Account No: Great America Le address unknown		I	Date Incurred: Consideration for Claim: Medical				\$5,650.00
Account No: HSBC Bank NCB Management Services P.O. Box 1099 Langhorne, PA 19047		I	Date Incurred: Consideration for Claim: Credit Card				\$817.76
Account No: Illinois Power P.O. Box 2522 Decatur, IL 62525-2522		1	Date Incurred: Consideration for Claim: Utilities				\$463.75
Account No: Mutual HSP Services 2525 N. Shadeland Ave Indianapolis, IN 46219		I	Date Incurred: Consideration for Claim: Credit Card				\$9,263.00
Account No: NCB Management Serrvices Re: HSBC Bank PO Box 1099 Langhorne, PA 19047		I	Date Incurred: Consideration for Claim: Credit card purchases				\$817.76 Estimated
Account No: Neil Nagel 601 palestine Road Chester, IL 62233		I	Date Incurred: Consideration for Claim:				\$3,298.11 Estimated
Account No: PNC Bank 103 Bellevue Parkway Wilmington, DE 19809		I	Date Incurred: Consideration for Claim: written off				\$99.00
2 continuation sheet(s) attached			(Total of this page)		otal		\$20,493.20 N/A

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	UNLIQUIDATE	D I S P U T E D	AMOUNT OF CLAIM
Account No: Red Bud Hospital North American Credit Service P.O. Box 182221 Chattanooga, TN 37422		I	Date Incurred: Consideration for Claim: Medical	100	D		\$238.00
Account No: Rick Clements 112 Jeremiah Willisville, IL		I	Date Incurred: Consideration for Claim: Personal loan				\$10,000.00 Estimated
Account No: Robert Martin 1184 Giant City Road Makanda, IL 62958		I	Date Incurred: Consideration for Claim: Rent				\$951.12 Estimated
Account No: SBC Ameritech Westmoreland Agency P.O. Box 85522 Richmond, VA 23285-5522		I	Date Incurred: Consideration for Claim: Miscellaneous				\$105.54 Estimated
Account No: Smart Doc. Solutions LLC P.O. Box 1812 Alpharetta, GA 30023		I	Date Incurred: Consideration for Claim: Miscellaneous				\$26.92
Account No: Stratton, Giganti, Stone, & Kopel 725 South Fourth Street Springfield, IL 19047		I	Date Incurred: Consideration for Claim:				\$2,412.50 Estimated
Account No: The Credit Store address unknown	_	I	Date Incurred: Consideration for Claim: Credit Card				\$1,604.00
Account No: Town & Country Cardioivascular 3009 N. Ballas Suite 260 C St. Louis, MO 63131		I	Date Incurred: Consideration for Claim: Medical				\$1,485.00
1 continuation sheet(s) attached			(Total of this page)		otal otal	ŀ	\$16,823.08 N/A

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	UNLIQUIDATE	D I S P U T E D	AMOUNT OF CLAIM
Account No: Unitrin Speciality Inc. Adam, Morse & Assoc P.O. Box 972 Manchester, NH 03105		I	Date Incurred: Consideration for Claim: Miscellaneous		D		\$39.02
Account No: WF Fin Bank 3201 N. 4th Ave Sioux Falls, SD 57104		I	Date Incurred: Consideration for Claim: Personal Loan				\$1,515.00
				1.7.1			
Account No: Consumer Collection 2333 Grissom Dr. Saint Louis, MO 63146		I	Date Incurred: Consideration for Claim: Miscellaneous				\$226.00
Account No: Discover P.O. Box 15316 Wilmington, DE 19850		I	Date Incurred: Consideration for Claim: Credit Card				\$11,045.00 Estimate
Account No: Dugan Radiology Assoc Resolution Corp P.O. Box 3860 Chesterfield, MO 63006-3860		I	Date Incurred: Consideration for Claim: Medical			modelle description considerable by the first constraints of the first	\$493.00
Account No: First Bank PO Box 548 Hazelwood, MO 63042		1	Date Incurred: Consideration for Claim:				\$362.00 Estimate
			(Total of this page)	Subt	otal	_	\$13,680.02

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT	
		1
	į	

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In re: Kenneth Ray Keeton Case No.

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

X	Check this box if debtor has no codebtors.	
	NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR
:		

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital	DEPEND	ENTS OF DE	BTOR AND SPOUSE			
Status:	RELATIONSHIP		Age			
Divorced	None					
	EMPLO	YMENT				
	DEBTOR		SPOUSE			
Occupation		None				
Name of Employer	unemployed					
How long employed						
Address of Employer						
come: (Estimate o	f average monthly income)	J	DEBTOR	SPOUSE		
•	ages, salary, and commissions (prorate if not paid mo	onthly.)	\$0.00			
stimated monthly overt	ime	_	\$0.00			
UBTOTAL			\$0.00			
LESS PAYROLL DE	DUCTIONS					
a. Payroll taxes and	social security		\$0.00			
b. Insurance		_	\$0.00			
c. Union dues		_	\$0.00			
d. Other (Specify) :			\$0.00			
SUBTOTAL OF PAY	ROLL DEDUCTIONS	İ	\$0.00			
OTAL NET MONTHLY T	AKE HOME PAY		\$0.00			
•	eration of business or profession or farm	_	\$0.00			
attach detailed st come from real propert	·		\$0.00			
terest and dividends	y		\$0.00			
	support payments payable to the debtor for the	-	¥3.00			
ebtor's use or that of de	pendents listed above		\$0.00			
ocial security or other o	overnment assistance					
specify)			\$0.00			
ension or retirement in	come		\$0.00			
ther monthly income						
pecify)			\$0.00			
		_				
AL MONTHLY INCOME			\$0.00			
AL COMBINED MONTH	ILY INCOME \$0.00 (Repo	rt also on Summ	nary of Schedules)			

None

In re: Kenneth Ray Keeton

Case No.

Chapter 7

Last four digits of Social Security No.: 7205

Debtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

	nis schedule by estimating the lly, or annually to show month		ly expense	es of the debtor and the debtor's family. Prorate any payments n	nade bi-weekly, quarterly,
Check to		ed and debtor's	spouse ma	aintains a separate household. Complete a separate schedule o	f expenditures labeled
Rent or hon	ne mortgage payment (include	lot rented for n	nobile hom	ne)	\$0.00
Are real est	ate taxes included?	Yes	No	x	
Is property	insurance included?	Yes	No	X	
Utilities E	Electricity and heating fuel				\$0.00
١	Vater and sewer				\$0.00
1	Telephone				\$0.00
(Other :				\$0.00
Home main	tenance (repairs and upkeep)				\$0.00
Food					\$0.00
Clothing					\$0.00
Laundry and	d dry cleaning				\$0.00
Medical and	dental expenses				\$0.00
Transportat	ion (not including car paymen	ts)			\$0.00
Recreation,	clubs and entertainment, new	spapers, magaz	ines, etc.		\$0.00
Charitable of	ontributions				\$0.00
Insurance (ı	not deducted from wages or in	cluded in home	mortgage	payments)	
H	lomeowner's or renter's				\$0.00
L	ife				\$0.00
H	lealth				\$0.00
	Auto				\$0.00
(Other :				_ \$0.00
Taxes (not o	leducted from wages or include	led in home mo	rtgage pavi	ments)	
•	Specify:				_ \$0.00
		13 cases, do no	t list payme	ents to be included in the plan)	
	Auto			,	\$0.00
	Other:				_ \$0.00
	intenance, and support paid t				\$0.00
•	or support of additional dependent	_	•		\$0.00
	enses from operation of busin	ess, profession	i, or farm (a	attach detailed statement)	\$0.00
Other:					_ \$0.00
TOTAL MON	ITHLY EXPENSES (Report als	o on Summary	of Schedule	es)	\$0.00
_	TER 12 AND 13 DEBTORS ON information requested below,	-	ner plan pa	ryments are to be made bi-weekly, monthly, annually, or at	
	regular interval.				
	ected monthly income				
	ected monthly expenses				
	come (A minus B)				
D. Total amo	ount to be paid into plan each			Laborar D.	
			(I	Interval)	

UNITED STATES BANKRUPTCY COURT

Southern District of Illinois Benton Division

In re: Kenneth Ray Keeton Debtor	Chapter 7 Case Number:
Declaration Under Penalty of Per	jury by Individual / Joint Debtor
I declare under penalty of perjury that I have read the forest they are true and correct to the best of my knowledge, info Date: 9-26-05 Signature:	going summary and schedules, consisting of 18 sheets, and rmation and belief. Kenneth Ray Keeton
Certification and Signature of Non-Attorney Bar I certify that I am a bankruptcy petition preparer as defined compensation, and that I have provided the debtor with a c	d in 11 U.S.C. § 110, that I prepared this document for
Print or Typed Name of Bankruptcy Petition Preparer	Social Security Number (Required by 11 USC § 110(c).)
Address Tel . No.	
Name and Social Security Number of all other individuals If more than one person prepared this document, attach ad Official Form for each person.	
Signature of Bankruptcy Petition Preparer	Date
	of title 11 and the Federal Rules of Bankruptcy Procedure may result in 1 U.S.C. § 110, 18 U.S.C. § 156.
Declaration Under Penalty of Perjury of	n Behalf of Corporation or Partnership
I,, of the, perjury that I have read the foregoing summary and schedu correct to the best of my knowledge, information, and believed.	named as debtor in this case, declare under penalty of ales, consisting of 18 sheets, and that they are true and ef.
Date: Signatur Name:	e:

UNITED STATES BANKRUPTCY COURT

Southern District of Illinois Benton Division

In re: Kenneth Ray Keeton	Case No.
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Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Source (if more than one) various jobs	Year 2005	Fiscal Year 2005
\$8,700.00	various jobs	2004	2004
\$3,600.00	Various jobs	2003	2003

2. Income other than from employment or operation of business

[X]

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Source (if more than one)

Year

None

3. Payments to creditors

[X]

A. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Dates of Payments

Amount Paid

Amount Still Owing

Creditor

None [X]

B. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor

Date of Payment

Amount Paid

Amount Still Owing

None

4. Suits and administrative proceedings, executions, garnishments and attachments

A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number Clemens v Keeton 03-LM-80 Nature of Proceeding

civil

Court or Agency and Status Location

Status or Disposition

Randolph County,

Illinois

None [X]

B. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized **Date of Seizure**

Description and Value of Property

Form7. Statement of Financial Affairs

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, or Seller

Foreclosure Sale, Transfer or Return

2002

Description and Value of **Property**

Buena Vista National Bank 1309 Swanwick St Chester, IL 62233

Corvette Repossessed 1994

\$33,550.11

None [X]

6. Assignments and receiverships

A. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

None [X]

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Custodian

Name and Address of Name and Location of Date of Order Court, Case Title & Number

Description and Value of Property

None

7. Gifts

[X]

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, if any

Date of Gift

Description and Value of Gift

8. Losses

[X]

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars

Date Of Loss

None

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payor if Other Than Debtor

Amount of Money or Description and Value of Property

None

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** im liately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter .3 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of	Date	Describe Property Transferred and Value
Transferee,		Received
Relationship to Debtor		
Steelhorse Motorcycle Company	12/21/04	\$500.00
address unknown		
Naples, FL		

None

11. Closed financial accounts

[X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type and Number of Account and Amount of Final Balance

Amount and Date of Sale or Closing

Form7. Statement of Financial Affairs

12. Safe deposit boxes

[X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Name and Addresses of Those With Access to Box or Depository

Description of Contents

Date of Transfer or Surrender, if any

None

13. Setoffs

[X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

None

14. Property held for another person

[X] List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of

Location of Property

Property

None

15. Prior address of debtor

[X]

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address

Name Used

Dates of Occupancy

None

16. Spouses and Former Spouses

[X]

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil,

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surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None [X]

A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address

Name and Address of Date of Notice Governmental Unit

Environmental Law

None [X]

B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and

Name and Address of Date of Notice

Environmental Law

Address

Governmental Unit

None [X]

C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of **Governmental Unit**

Docket Number

Status or Disposition

None [X]

18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning and Ending Dates

None [X]

B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address

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[If completed by an individual or individual and spouse]	
I declare under penalty of perjury that I have read the answers Financial Affairs and any attachments thereto and that they are true and or	
Date 9-24-05	Signature of Debtor
	Kenneth Ray Keeton
Date	
	Signature of Joint Debtor, (if any)
[If completed on behalf of a partnership or corporation]	
I declare under penalty of perjury that I have read the answers and any attachments thereto and that they are true and correct to the best	
Date Signature	;
Print Name and Title	
[An individual signing on behalf of a partnership or corporation must inc	licate position or relationship to debtor.]
Penalty for making a false statement: Fine of up to \$500,000 or imprison 3571.	nment for up to 5 years, or both. 18 U.S.C. §§ 152 and
CERTIFICATION AND SIGNATURE OF NON-ATTORNE (See 11 U.S.C. § 1) I certify that I am a bankruptcy petition preparer as defined in I	10)
compensation, and that I have provided the debtor with a copy of this doc	cument.
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security Number
Address Names and Social Security Numbers of all other individuals who prepare	ed or assisted in preparing this document:
If more than one person prepared this document, attach additional signed each person.	sheets conforming to the appropriate Official Form for
Signature of Bankruptcy Petition Preparer	Date
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bank	cruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Form7. Statement of Financial Affairs

United States Bankruptcy Court

Southern District of Illinois Benton Division

Case No. In re: Kenneth Ray Keeton

Chapter 7

Last four digits of Social Security No.: 7205

INDIVIDUAL DEBTOR'S STATEMENT OF INTENTIONS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

Property to be Surrendered

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

Description of Property	Creditor's Name	reditor's Name		
None				
	Property to be Retained			
Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
None				
6 2		21	1_1	,
ate: 9-26-05	Signed:			

Kenneth Ray Keeton

Account Resolution Corp.

Re: Dugan Radiology Assoc. LTD
PO Box 3860
Chesterfield, MO 63006-3860

Adam & Morse Assoc. Inc. Re: Unitrin Speciality Ins. PO Box 972 Manchester, NH 03105

Afni, Inc P.O. Box 3097 Bloomington, IL 61702

Ameren IP PO Box 2522 Decatur, IL 62525

Amerfin 2750 1st Ave NE Cedar Rapids, IA 52402

Belleville Radiologist Consumer Collection P.O. Box 1839 Maryland Heights, MO 63043

BMG Music P.O. Box 1958 Indianapolis, IN 46291-0010

Buena Vista Bank address unknown

Buena Vista National Bank 1309 Swanwick St Chester, IL 62233 Case 05-43592-kjm Doc 1 Filed 10/14/05 Page 32 of 36

Capital One P.O. Box 790216 St. Louis, MO 63179

Central Financial P.O. Box 66051 Anaheim, CA 92816

Charter Communications Credit Protection Assoc 13355 Noel Road Dallas, TX 75240

Chester Clinic Berlin Wheeler Inc. 711 W. McCarthy St. Jefferson City, MO 65101

Chester Memorial Hospital 1900 State Street Chester, IL 62233

Consumer Collection 2333 Grissom Dr. Saint Louis, MO 63146

Discover P.O. Box 15316 Wilmington, DE 19850

Dugan Radiology Assoc Resolution Corp P.O. Box 3860 Chesterfield, MO 63006-3860

First Bank PO Box 548 Hazelwood, MO 63042 First National Bank of Steelville PO Box 97 Steeleville, IL 62288

Golf Digest PO Box 1296 Sausalito, CA 94966-1296

Great America Le address unknown

HSBC Bank NCB Management Services P.O. Box 1099 Langhorne, PA 19047

Illinois Power
P.O. Box 2522
Decatur, IL 62525-2522

Internal Revenue Service address unknown

Madison County Recorder Madison Court House Edwardsville, IL 62025

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Mutual HSP Services 2525 N. Shadeland Ave Indianapolis, IN 46219 Re: HSBC Bank
PO Box 1099
Langhorne, PA 19047

Neil Nagel 601 palestine Road Chester, IL 62233

PNC Bank 103 Bellevue Parkway Wilmington, DE 19809

Red Bud Hospital North American Credit Service P.O. Box 182221 Chattanooga, TN 37422

Rick Clements 112 Jeremiah Willisville, IL

Robert Martin 1184 Giant City Road Makanda, IL 62958

SBC Ameritech Westmoreland Agency P.O. Box 85522 Richmond, VA 23285-5522

Smart Doc. Solutions LLC P.O. Box 1812 Alpharetta, GA 30023

Stratton, Giganti, Stone, & Kopel 725 South Fourth Street Springfield, IL 19047 The Credit Store Case 05-43592-kjm Doc 1 Filed 10/14/05 Page 35 of 36 address unknown

Town & Country Cardioivascular 3009 N. Ballas Suite 260 C St. Louis, MO 63131

Unitrin Speciality Inc. Adam, Morse & Assoc P.O. Box 972 Manchester, NH 03105

WF Fin Bank 3201 N. 4th Ave Sioux Falls, SD 57104 Case 05-43592-kjm Doc 1 Filed 10/14/05 Page 36 of 36

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Fax: (618) 997-2284 Attorney for Petitioner

UNITED STATES BANKRUPTCY COURT

Southern District of Illinois Benton Division

In re:	Chapter 7
Kenneth Ray Keeton	Case Number:
Debtor	

VERIFICATION OF CREDITOR MAILING MATRIX

The above named debtor or debtor's attorney if applicable, does hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 pages including this declaration, is complete, correct and consistent with the debtor's schedules pursuant to the local bankruptcy rules and I assume all responsibility for errors and omissions.

Dated: Friday, September 16, 2005

Kenneth Ray Keeton

Debtor